

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ZACHARY F. DONALDSON

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-21992

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/26/2016 and confirmed on 7/29/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		92,671.17
Less Refunds to Debtor	1,445.29	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>91,225.88</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,800.00	
Trustee Fee	4,665.51	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>7,465.51</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	LAKEVIEW LOAN SERVICING LLC	0.00	45,837.42	0.00	45,837.42
	Acct: 3275				
	LAKEVIEW LOAN SERVICING LLC	1,410.38	1,410.38	0.00	1,410.38
	Acct: 3275				
	PRA RECEIVABLES MANAGEMENT LLC - ,	22,525.60	22,525.60	4,038.93	26,564.53
	Acct: 8669				
	PRA RECEIVABLES MANAGEMENT LLC - ,	0.00	0.00	0.00	0.00
	Acct: 8669				
					<b>73,812.33</b>
<b>Priority</b>					
	BRAD HAMRIC PC	0.00	0.00	0.00	0.00
	Acct:				
	ZACHARY F. DONALDSON	0.00	0.00	0.00	0.00
	Acct:				
	ZACHARY F. DONALDSON	1,445.29	1,445.29	0.00	0.00
	Acct:				
	BRAD HAMRIC PC	2,800.00	2,800.00	0.00	0.00
	Acct:				
	BRENTWOOD BOROUGH SD & BRENTWC	493.05	493.05	0.00	493.05
	Acct: 8050				
					<b>493.05</b>
<b>Unsecured</b>					
	MIDLAND FUNDING LLC	2,578.85	2,578.85	0.00	2,578.85
	Acct: 9140				
	DISCOVER BANK(*)	2,592.86	2,592.86	0.00	2,592.86
	Acct: 3602				
	GANDER MOUNTAIN++	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,620.26	3,620.26	0.00	3,620.26
	Acct: 1384				
	JB ROBINSON	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct:				
	DUQUESNE LIGHT COMPANY*	113.02	113.02	0.00	113.02
	Acct: 5991				
	ASHLEY FUNDING SERVICES LLC - ASSIC	550.00	550.00	0.00	550.00
	Acct: 111A				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
					9,454.99
TOTAL PAID TO CREDITORS					83,760.37
TOTAL CLAIMED					
	PRIORITY	493.05			
	SECURED	23,935.98			
	UNSECURED	9,454.99			

Date: 07/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

ZACHARY F. DONALDSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-21992

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Zachary F. Donaldson  
Debtor

Case No. 16-21992-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 28, 2021

User: dsaw  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2021:

Recip ID	Recipient Name and Address
db	+ Zachary F. Donaldson, 222 Beisner Ave, Pittsburgh, PA 15227-3204
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14256864	+ Borough of Brentwood/SD of the Borough of Brentwoo, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14237071	Home Depot, Box 6467, Sioux Falls, SD 57117

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 28 2021 23:18:32	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14237067	+ Email/Text: ally@ebn.phinsolutions.com	Jul 28 2021 23:09:00	Ally Finacial, Box 9001951, Louisville, KY 40290-1951
14247280	Email/Text: ally@ebn.phinsolutions.com	Jul 28 2021 23:09:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14278228	Email/PDF: resurgentbknofications@resurgent.com	Jul 28 2021 23:18:28	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14237068	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 28 2021 23:18:39	Best Buy/CBNA, Box 6497, Sioux Falls, SD 57117-6497
14237069	Email/Text: mrdiscen@discover.com	Jul 28 2021 23:09:00	Discover, Box 15316, Wilmington, DE 19850
14242161	Email/Text: mrdiscen@discover.com	Jul 28 2021 23:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14307641	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 28 2021 23:10:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
14237070	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 28 2021 23:09:00	Gander Mountain, 180 East fifth St, Saint Paul, MN 55101-1664
14237072	+ Email/Text: BKRMailOPS@weltman.com	Jul 28 2021 23:09:00	JB Robinson, 375 Ghent Road, Akron, OH 44333-4601
14262686	Email/Text: camanagement@mtb.com	Jul 28 2021 23:09:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14237073	Email/Text: camanagement@mtb.com	Jul 28 2021 23:09:00	M&T Bank, Box 62182, Baltimore, MD 21264
14275190	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2021 23:09:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14658531	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 28 2021 23:18:38	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
14302891	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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Jul 28 2021 23:18:27

Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

14237074 + Email/PDF: gecsed@recoverycorp.com

Jul 28 2021 23:18:26

SYNCB/Levin, Box 965036, Orlando, FL  
32896-5036

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of Brentwood
cr		Duquesne Light Company
cr		Lakeview Loan Servicing LLC
cr		School District of the Borough of Brentwood

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2021 at the address(es) listed below:

Name	Email Address
Brad L. Hamric	on behalf of Debtor Zachary F. Donaldson hamriclaw@comcast.net
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor School District of the Borough of Brentwood jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Brentwood jhunt@grblaw.com cnoroski@grblaw.com
Joshua I. Goldman	on behalf of Creditor Lakeview Loan Servicing LLC jgoldman@kmlawgroup.com angelica.reyes@padgettllawgroup.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

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TOTAL: 10